

Information to identify the case:

Debtor 1	<u>Gary J. Worlock</u>	Social Security number or ITIN	xxx-xx-2438
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer M Worlock</u>	Social Security number or ITIN	xxx-xx-2317
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-11129-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary J. Worlock

Jennifer M Worlock

4/3/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gary J. Worlock
Jennifer M Worlock
Debtors

Case No. 19-11129-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Apr 03, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Gary J. Worlock, Jennifer M Worlock, 430 Debbie Lane, Millville, NJ 08332-4750
cr	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, STERN LAVINTHAL AND FRANKENBERG, 105 EISENHOWER PARKWAY, SUITE 302, ROSELAND, NJ 07068-1640
cr	+ Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
517975976	+ Amanda Buckson, 430 Debbie Lane, Millville, NJ 08332-4750
517975989	++ FINANCIAL INSTITUTION LENDING OPTIONS, 550 BAY VIEW RD STE A, PO BOX 750, MUKWONAGO WI 53149-0750 address filed with court:, SST, 4315 Pickett Road, PO Box 3999, Saint Joseph, MO 64503-0999
519241699	Medallion Bank c/o SST, Inc., 4315 Pickett Rd, St. Joseph MO 64503
517975986	+ NTB Credit Plan, PO Box 790394, Saint Louis, MO 63179-0394
517975987	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc., 14523 SW Millikan Way, Beaverton, OR 97005
517978000	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 03 2024 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 03 2024 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518000561	EDI: GMACFS.COM	Apr 04 2024 00:43:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519259758	+ EDI: AISACG.COM	Apr 04 2024 00:43:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517975974	+ EDI: GMACFS.COM	Apr 04 2024 00:43:00	Ally Financial, 200 Reenaissance Ctr., Detroit, MI 48243-1300
517975977	+ Email/Text: bankruptcy@pepcoholdings.com	Apr 03 2024 20:56:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
517988903	Email/Text: bankruptcy@pepcoholdings.com	Apr 03 2024 20:56:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517975981	+ EDI: CITICORP	Apr 04 2024 00:43:00	CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
517975978	EDI: CAPITALONE.COM		

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		Apr 04 2024 00:43:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518017043	+ EDI: AIS.COM	Apr 04 2024 00:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517975980	EDI: SYNC	Apr 04 2024 00:43:00	Care Credit/Synchrony Bank, PO Box 965035, Orlando, FL 32896-5035
518148924	+ EDI: CITICORP	Apr 04 2024 00:43:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517975983	EDI: JPMORGANCHASE	Apr 04 2024 00:43:00	Chase Auto, PO Box 901003, Fort Worth, TX 76101
518037632	EDI: JPMORGANCHASE	Apr 04 2024 00:43:00	JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191, Phoenix, AZ 85038
517975984	+ EDI: LENDNGCLUB	Apr 04 2024 00:43:00	Lending Club Corp., 71 Stevenson St. Ste., San Francisco, CA 94105-2934
518072872	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Apr 03 2024 20:55:00	Medallion Bank, c/o Systems & Services, Technologies, Inc., PO Box 9013, Addison, Texas 75001-9013
518143961	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 03 2024 20:55:00	Nationstar Mortgage LLC. d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
518709334	EDI: PRA.COM	Apr 04 2024 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518709335	EDI: PRA.COM	Apr 04 2024 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518143270	EDI: PRA.COM	Apr 04 2024 00:43:00	Portfolio Recovery Associates, LLC, c/o American Eagle Outfitters, Inc., POB 41067, Norfolk VA 23541
517975992	+ EDI: SYNC	Apr 04 2024 00:43:00	SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005
517988836	Email/Text: bankruptcy@bbandt.com	Apr 03 2024 20:56:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
517975988	+ Email/Text: bankruptcy@bbandt.com	Apr 03 2024 20:56:00	Sheffield Financial, 2554 Lewisville Clem, Clemmons, NC 27012-8110
517975993	+ EDI: LCITDAUTO	Apr 04 2024 00:43:00	TD Auto Finance, PO Box 9223, Farmington, MI 48333-9223

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519241698		Medallion Bank,, Systems & Services Technologies, Inc. 43
517975985		Medical Payment
517975975	*+	Ally Financial, 200 Reenaissance Ctr., Detroit, MI 48243-1300
517975982	*+	CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
517975979	*	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517975990	##+	Stern Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
517975991	##+	Stern, Lavinthal & Frankenberg, 105 Eisenhower Pkway Ste. 302, Roseland, NJ 07068-1640

TOTAL: 2 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-1

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Medallion Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Maria Cozzini	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mcozzini@sternlav.com
Maria Cozzini	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com
Nathan Van Embden	on behalf of Joint Debtor Jennifer M Worlock nve@nvanembden.com lstyles@nvanembden.com
Nathan Van Embden	on behalf of Debtor Gary J. Worlock nve@nvanembden.com lstyles@nvanembden.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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